# Case 19-17694-pmm Doc 42 Filed 02/12/23 Entered 02/13/23 00:31:16 Desc Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 19-17694-pmm

Anthony DeDona Chapter 13

Debtor

## **CERTIFICATE OF NOTICE**

District/off: 0313-4 User: admin Page 1 of 2
Date Rcvd: Feb 10, 2023 Form ID: 3180W Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 12, 2023:

Recipi ID Recipient Name and Address

db Anthony DeDona, 2026 Rolling Meadow Dr, Macungie, PA 18062-8872

14454057 Carvana, LLC, PO Box 29018 Phoenix AZ 85038

14438200 + Santander Bank, N.A., c/o Saldutti Law Group, 800 Kings Highway N., Suite 300, Cherry Hill, NJ 08034-1511

TOTAL: 3

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID		Notice Type: Email Address Email/Text: taxclaim@countyofberks.com	Date/Time	Recipient Name and Address
smg	+	Email/Text: taxciami@countyoroerks.com	Feb 11 2023 00:25:00	Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
smg	+	Email/Text: usapae.bankruptcynotices@usdoj.gov	Feb 11 2023 00:25:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14438720		Email/Text: ebnbankruptcy@ahm.honda.com	Feb 11 2023 00:25:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
14455878	+	Email/Text: RASEBN@raslg.com	Feb 11 2023 00:25:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14469345	+	EDI: AISMIDFIRST	Feb 11 2023 05:29:00	MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051
14464575	+	Email/Text: bankruptcydpt@mcmcg.com	Feb 11 2023 00:25:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14457853	+	Email/Text: bankruptcy@nbtbank.com	Feb 11 2023 00:25:00	NBT Bank, NA, 52 South Broad St, Norwich NY 13815-1699
14441281		EDI: PENNDEPTREV	Feb 11 2023 05:29:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14441281		Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2023 00:25:00	Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14444714		EDI: Q3G.COM	Feb 11 2023 05:29:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
14451560	+	Email/Text: DeftBkr@santander.us	Feb 11 2023 00:25:00	Santander Bank, N.A., 450 Penn Street, MC 10-421-MC3, Reading, PA 19602-1011

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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District/off: 0313-4 User: admin Page 2 of 2
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NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 12, 2023 Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 9, 2023 at the address(es) listed below:

Name Email Address

BRIAN CRAIG NICHOLAS

 $on\ behalf\ of\ Creditor\ MIDFIRST\ BANK\ bnicholas@kmllawgroup.com\ bkgroup@kmllawgroup.com$ 

LYNN E. FELDMAN

on behalf of Debtor Anthony DeDona feldmanfiling@rcn.com

MICHAEL PATRICK FARRINGTON

on behalf of Creditor MIDFIRST BANK mfarrington@kmllawgroup.com

REBECCA K. MCDOWELL

 $on\ behalf\ of\ Creditor\ SANTANDER\ BANK\ N.A.\ rmcdowell @slgcollect.com, pwirth @slgcollect.com; an ovoa @slgcollect.com and overlapped and overlapped$ 

SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:					
Debtor 1	Anthony DeDona	Social Security number or ITIN xxx-xx-8629			
	First Name Middle Name Last Name	EIN			
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN			
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 19-17694-pmm					

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anthony DeDona

2/9/23

By the court: Patricia M. Mayer

United States Bankruptcy Judge

## Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

## Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

### Some debts are not discharged

Examples of debts that are not discharged are:

- debts that are domestic support obligations;
- debts for most student loans;
- debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)( C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- some debts which the debtors did not properly list;
- debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.